

PTO/SB/08A (08-03)

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>			<b>Complete if Known</b>		
			Application Number	09/991,379	
			Filing Date	November 15, 2001	
			First Named Inventor	John Joseph Mascavage III	
			Art Unit	3695	
			Examiner Name	Siegfried E. Chencinski	
Sheet	1	of	2	Attorney Docket Number	026595-014900US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code <sup>2</sup> (if known)			
	A5	4,678,895	07-07-1987	Tateisi et al.	
	A6	5,383,113	01-17-1995	Kight et al.	
	A7	5,453,601	09-26-1995	Rosen	
	A8	5,649,116	07-15-1997	McCoy et al.	
	A9	5,787,402	07-28-1998	Potter et al.	
	A10	5,799,072	08-25-1998	Vulcan et al.	
	A11	5,944,825	08-31-1999	Bellemore et al.	
	A12	6,026,440	02-15-2000	Shrader et al.	
	A13	6,393,412 B1	05-21-2002	Deep	
	A14	7,366,695 B1	04-29-2008	Allen-Rouman et al.	
	A15	2001-0039535 A1	11-08-2001	Tsiounis et al.	
	A16	2002-0087465 A1	07-04-2002	Ganesan et al.	
	A17	2002-0169712 A1	11-14-2002	Ginzboorg et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	B2	CA	2335453	A1	12-23-1999	PROTX Limited		<input type="checkbox"/>
	B3	WO	00/01108	A2	01-06-2000	Privada, Inc.		<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>

Examiner Signature	/Siegfried Chencinski/	Date Considered	08/14/2010
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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /S.C./

PTO/SB/08B (08-03)

Substitute for form 1449B/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				Application Number	09/991,379
				Filing Date	November 15, 2001
				First Named Inventor	John Joseph Mascavage III
				Art Unit	3695
				Examiner Name	Siegfried E. Chencinski
Sheet	2	of	2	Attorney Docket Number	026595-014900US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	C12	Barron's Dictionary of Finance and Investment Terms, Barron's Financial Guides, Fifth Edition, 3 pages, 1998	
	C13	Beadle, H. W. P. et al., "A Review Of Internet Payments Schemes," Proceedings Of ATNAC '96, 6 pages, September 30, 1996	
	C14	Corporate EFT Report, "New Treasury Innovations Brought To Virginia County," Vol. 19, Iss. 25, 4 pages, December 22, 1999	
	C15	Mahway, N. J. et al., "Telecommunications Firm Uses Electronic Payment System," Knight Ridder/Tribune Bus. News., 2 pages, July 9, 1999	
	C16	Merriam-Webster's Collegiate Dictionary, Tenth Edition, 3 pages, 1998	
	C17	TeleCheck International, Inc., "TeleCheck® Verification Services" and "TeleCheck® Recovery Services," 6 pages, 1999	

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<sup>2</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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